

Appropriations Committee Members:

My husband and I are both retired Connecticut teachers. We ask you very strongly not to reduce the state subsidy of teacher's retiree healthcare since we are very dependent on this contribution to help with our extremely high medical expenses.

I had polio as a child. In spite of this, I taught for 35 years. Now I have major medical issues stemming from post-polio syndrome. I have fallen and broken bones in my legs and have had a lengthy convalescence. I require a great deal of medical care and supportive equipment, braces, surgery, etc. if I did not have medical insurance, I could not afford this on my own.

In addition, although I worked many years and contributed enough to earn social security credits, my benefits have been reduced by 40% due to the offset provision. I am eligible for Medicare because of these earnings, however, and fortunately, that has made my medical costs a little lower than private insurance would be. Even so, our out-of-pocket medical expenses in 2012 were more than \$12,000. This is a tremendous burden to us in retirement. We cannot afford to pay more than this and still receive the care we require.

My husband taught for 40 years. He has had major dental problems requiring crowns, bridges, and root canals, and now requires dental implants. These are not covered at all by our dental plan. The out-of-pocket cost will be in the thousands of dollars.

We depend on the benefits we earned as teachers in the state of Connecticut. We hope you will honor the commitment the state made to its teachers and not eliminate any portion of the contribution the state makes to the teachers retirement fund.

Richard Sirvint
Dr. Roberta Gordenstein